

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

CASE NAME: Dennis J. Harrow
Tuesday A. Harrow

CASE NUMBER: 04-33306

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

The purpose of this amendment is to:

- ☐ Add creditors to schedule(s) _____. How many?____ (Use second page of this form to list creditors added).
- ☐ **\$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ Correct the addresses of creditors already listed on the schedules and matrix previously filed. (Use second page of this form).
- ☒ Other: (Please explain) Amended Schedules I and J
- ☒ **Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s).
- ☐ **Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

NOTE: LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

NAME OF CREDITOR (As it now appears):

Previous address:

(Please print)

Please change to:

Use this section of the form to **IDENTIFY** creditors added to the schedules and matrix.

NAME OF CREDITOR (As it now appears):

Address

(Please print)

NAME OF CREDITOR (As it now appears):

Address

(Please print)

FOR ADDITIONAL CHANGES COPY THIS SHEET AND CONTINUE

Signature:

/s/ Darryl J. Chimko

Darryl J. Chimko P-31016

Name of Attorney

P.O. Box 70368

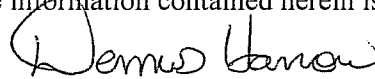
Rochester, MI 48307-0368

(248) 564-4010

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I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, Cover Sheet for Amendments, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature:



/s/ Dennis J. Harrow

Dennis J. Harrow

Name of Debtor

Signature:



/s/ Tuesday A. Harrow

Tuesday A. Harrow

Name of Joint Debtor, if applicable

In re **Dennis J. Harrow**
Tuesday A. Harrow

Debtor(s)

Case No. **04-33306****SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): son daughter	AGE(S): 13 9
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Utica enterprises	Misc. Jobs
How long employed	10 years	
Address of Employer	13231 23 Mile Rd. Shelby Twp., MI	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

babysitting**sub at school and ?**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 5,621.85	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,621.85	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 842.66	\$ 0.00
b. Insurance	\$ 323.53	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,166.19	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,455.66	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance	\$ 0.00	\$ 0.00
(Specify):	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 0.00	\$ 0.00
(Specify):	\$ 0.00	\$ 216.67
babysitting	\$ 0.00	\$ 216.67
sub at school and ?	\$ 0.00	\$ 258.67
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 475.34
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,455.66	\$ 475.34
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 4,931.00	

In re **Dennis J. Harrow**
Tuesday A. Harrow

Debtor(s)

Case No. **04-33306**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,350.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	275.00
b. Water and sewer		\$	80.00
c. Telephone		\$	40.00
d. Other <u>See Detailed Expense Attachment</u>		\$	275.86
3. Home maintenance (repairs and upkeep)		\$	200.00
4. Food		\$	750.00
5. Clothing		\$	175.00
6. Laundry and dry cleaning		\$	0.00
7. Medical and dental expenses		\$	280.00
8. Transportation (not including car payments)		\$	621.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	125.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	252.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	0.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other <u>See Detailed Expense Attachment</u>		\$	490.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **4,913.86**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,010.26
b. Average monthly expenses from Line 18 above	\$	4,913.86
c. Monthly net income (a. minus b.)	\$	96.40

In re Dennis J. Harrow
Tuesday A. Harrow

Debtor(s)

Case No. 04-33306

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

<u>cable/internet</u>	\$	<u>105.89</u>
<u>cell phone</u>	\$	<u>169.97</u>
<u>Total Other Utility Expenditures</u>	\$	<u>275.86</u>

Other Expenditures:

<u>hygiene/personal grooming</u>	\$	<u>160.00</u>
<u>tobacco</u>	\$	<u>100.00</u>
<u>pet care</u>	\$	<u>50.00</u>
<u>children's activities/school lunches/pay to play</u>	\$	<u>180.00</u>
<u>Total Other Expenditures</u>	\$	<u>490.00</u>